



To: Episcopal Diocese, Parishes & Missions  
Re: *Automobiles used for church sponsored activities*

The Church Insurance Agency Corporation (CIAC) would like to make the following recommendations regarding renting or using personal autos for church-sponsored activities:

- ✓ Drivers should be between the ages of *25 and 70*.
- ✓ *Background checks* should be conducted on all drivers.
- ✓ Use two drivers on long trips, sharing the driving to avoid fatigue.
- ✓ Be sure there is a dedicated adult responsible for *supervising children*.
- ✓ Complete a *vehicle inspection checklist* before all church-sponsored trips. Check lights, blinkers, tires, fluid leaks, etc.
- ✓ Determine *maximum speeds* that all drivers are not to exceed.
- ✓ All drivers should *stop at all railroad crossings*, driving as though they expect a train on the tracks.
- ✓ Cancel all trips when driving hazards such as *fog, high winds, heavy rains, or severe wind conditions* exist.
- ✓ *Avoid nighttime* driving whenever possible, since things may appear different than they do in daylight conditions, causing difficulties.
- ✓ Strictly prohibit *cell phone use* while driving.
- ✓ All occupants should *always wear safety belts*.
- ✓ Always drive with *headlights on*. Automobiles with headlights on during daylight hours are visible from three times further away than cars that do not have their lights on.
- ✓ Use of *15-passenger vans is not recommended*.
- ✓ The purchase of *additional liability coverage from rental agencies* is suggested.
- ✓ Leave an *itinerary* with someone at the church; include the route, expected time of travel, and contact numbers.

The policy offered by CIAC reads as follows:

**Non-Owned Auto Liability** Coverage L is extended **to apply to “bodily injury” or “property damage”** arising out of the use of “non-owned auto” in “your” business.

**Hired Auto Liability** Coverage L is extended **to apply to “bodily injury” or “property damage”** arising out of the use of “hired” in “your” business.

We hope that the information provided here will help your church provide your parishioners and community with a successful program. Should you have additional questions or concerns, please contact CIAC at (800) 293-3525

For more information please go to [www.nhtsa.dot.gov/](http://www.nhtsa.dot.gov/)